

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

ALBERTO REGALADO  
ROSE LEE REGALADO  
Debtor(s)

Case No. 09-34027

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/14/2009.
- 2) The plan was confirmed on 11/30/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/11/2013.
- 6) Number of months from filing to last payment: 41.
- 7) Number of months case was pending: 45.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$13,000.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$31,370.02
Less amount refunded to debtor	\$1,235.02

<b>NET RECEIPTS:</b>	<b>\$30,135.00</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,652.15
Other	\$0.00
<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$5,052.15</b>

Attorney fees paid and disclosed by debtor:	\$100.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
A R CONCEPTS INC	Unsecured	60.00	NA	NA	0.00	0.00
AMCA	Unsecured	185.00	NA	NA	0.00	0.00
AMERICASH LOANS LLC	Unsecured	5,000.00	2,930.66	2,930.66	832.01	0.00
ANYTHING WITH WHEELS	Secured	7,209.00	10,164.66	10,164.66	10,164.66	3,373.92
ANYTHING WITH WHEELS	Unsecured	NA	NA	NA	0.00	0.00
ARLINGTON RIDGE PATHOLOGY	Unsecured	440.00	NA	NA	0.00	0.00
AT&T	Unsecured	227.00	NA	NA	0.00	0.00
BLOCKBUSTER VIDEO	Unsecured	50.00	NA	NA	0.00	0.00
COLUMBIA HOUSE	Unsecured	150.00	NA	NA	0.00	0.00
COMCAST	Unsecured	720.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	600.00	708.61	708.61	200.17	0.00
CREDIT MGMT SERVICES	Unsecured	185.00	NA	NA	0.00	0.00
DEERFILED BANN FPD	Unsecured	2,008.00	NA	NA	0.00	0.00
DEPENDON COLLECTION	Unsecured	75.00	NA	NA	0.00	0.00
DIAL ADJUSTMENT	Unsecured	30.00	NA	NA	0.00	0.00
DRS AFENSEN & REIN	Unsecured	147.00	NA	NA	0.00	0.00
FPPSG INC	Unsecured	1,405.00	NA	NA	0.00	0.00
FRIEDMAN & WEXLER	Unsecured	129.00	NA	NA	0.00	0.00
HERBERT KANTER	Unsecured	15.00	NA	NA	0.00	0.00
ILLINOIS TITLE LOANS	Secured	1,544.00	2,091.61	1,544.00	1,544.00	17.47
ILLINOIS TITLE LOANS	Unsecured	NA	0.00	547.61	155.47	0.00
INTERNAL REVENUE SERVICE	Unsecured	3,989.00	389.47	389.47	111.67	0.00
INTERNAL REVENUE SERVICE	Priority	3,989.00	3,678.95	3,678.95	3,678.95	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	1,200.00	1,820.49	1,820.49	516.84	0.00
KCA FINANCIAL SERVICES	Unsecured	216.00	NA	NA	0.00	0.00
LINEBARGER GOGGAN BLAIR & SAN	Unsecured	170.00	NA	NA	0.00	0.00
MEDCO DIAGNOSTIC IMAGING	Unsecured	177.00	NA	NA	0.00	0.00
MEDICAL RECOVERY SPECIALISTS	Unsecured	235.00	NA	NA	0.00	0.00
NATIONAL CITY BANK	Unsecured	4,292.00	4,292.92	4,292.92	1,218.76	0.00
NATIONAL CITY MORTGAGE	Secured	18,000.00	NA	NA	0.00	0.00
NATIONAL CITY MORTGAGE	Unsecured	28,337.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NATIONAL CITY MORTGAGE	Secured	137,000.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEM	Unsecured	100.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	72.00	NA	NA	0.00	0.00
NORTH SHORE UNIVERSITY HEALTH	Unsecured	520.00	NA	NA	0.00	0.00
NORTHWEST COMMUNITY HOSPITAL	Unsecured	8,464.00	1,290.20	1,290.20	366.29	0.00
NORTHWEST WOMENS CONSULTANT	Unsecured	145.00	NA	NA	0.00	0.00
PACE FINANCIAL	Unsecured	720.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	208.00	207.45	207.45	58.90	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	0.00	144.54	144.54	41.03	0.00
PROFESSIONAL CARDIA SERVICES	Unsecured	41.00	NA	NA	0.00	0.00
REDLINE RECOVERY SVC	Unsecured	408.00	NA	NA	0.00	0.00
REGENCY MEDICAL	Unsecured	30.00	NA	NA	0.00	0.00
RUTH THOMPSON	Unsecured	1,263.00	NA	NA	0.00	0.00
SIGMA HEALTH	Unsecured	40.00	NA	NA	0.00	0.00
WESTMORELAND AGENCY	Unsecured	83.00	NA	NA	0.00	0.00
WINDSOR WOODS CONDO ASSOC	Unsecured	NA	9,872.17	9,872.17	2,802.71	0.00
WINDSOR WOODS CONDO ASSOC	Secured	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$11,708.66	\$11,708.66	\$3,391.39
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$11,708.66</b>	<b>\$11,708.66</b>	<b>\$3,391.39</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,678.95	\$3,678.95	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$3,678.95</b>	<b>\$3,678.95</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$22,204.12</b>	<b>\$6,303.85</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,052.15</u>
Disbursements to Creditors	<u>\$25,082.85</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$30,135.00</u></b>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/17/2013

By: /s/ Tom Vaughn

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.